Information to identify the case:

Debtor 1	**Robert L Bailey Jr.** First Name Middle Name Last Name	Social Security number or ITIN	**xxx−xx−8227**
		EIN	_ _−_ _ _ _ _ _ _
Debtor 2 (Spouse, if filing)	**Darlene K Bailey** First Name Middle Name Last Name	Social Security number or ITIN	**xxx−xx−2157**
		EIN	_ _−_ _ _ _ _ _ _
United States Bankruptcy Court	**Southern District of Ohio**	Date case filed for chapter **7**	**7/1/17**
Case number: **2:17−bk−54234**	Case Assigned To: **Charles M Caldwell**		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case −− No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	**About Debtor 2:**
1.	**Debtor's full name**	Robert L Bailey Jr.	Darlene K Bailey
2.	**All other names used in the last 8 years**		
3.	**Address**	151 Mill Street Apt. 235 Gahanna, OH 43230	151 Mill Street Apt. 235 Gahanna, OH 43230
4.	**Debtor's attorney** Name and address	Justin C. Albright Rauser & Associates 5 East Long St. Suite 300 Columbus, OH 43215	Contact phone 614−228−4480 Email: jalbright@ohiolegalclinic.com
5.	**Bankruptcy trustee** Name and address	Christal L Caudill 3757 Attucks Drive Powell, OH 43065	Contact phone 614−389−4940 Email: trusteepleadings@caudill−law.com

For more information, see page 2 >

6. Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.

170 North High Street
Columbus, OH 43215−2414

Hours open 9:00 am − 4:00 pm
Monday through Friday

Contact phone (614)469−6638

Date: 7/3/17

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

August 10, 2017 at 09:00 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. **No unauthorized cellular phones, cameras, recording devices, weapons, pagers or other portable electronic devices are permitted on the court's premises.**

Location:

170 North High Street, Suite 100, Columbus, OH 43215

8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

The presumption of abuse does not arise.

9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

Filing deadline: 10/10/17

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

You must file a motion:

- if you assert that the discharge should be denied under § 727(a)(8) or (9).

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the *conclusion* of the meeting of creditors

10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

13. Abandonment

Pursuant to L.B.R. 6007−1, the trustee may abandon property listed on the debtor's schedules upon the request of any party in interest or upon the trustee's determination that there is no equity in the property for the benefit of unsecured creditors and that the property is burdensome. Further notice to creditors and other parties in interest is not required for the abandonment of any property unless a party in interest, before the conclusion of the § 341 meeting, files a request for further notice of abandonment with service of such notice on the trustee, or unless further notice is ordered by the court or requested by the trustee.

If you would like to receive all future notices from the Bankruptcy Court electronically (email), you may register for the courts free Electronic Bankruptcy Noticing (EBN) service. EBN is reliable, fast, and efficient. Additional details and registration are available at: EBN.uscourts.gov

United States Bankruptcy Court
Southern District of Ohio

In re:
Robert L Bailey, Jr.
Darlene K Bailey
Debtors

Case No. 17-54234-cmc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0648-2 User: evansb Page 1 of 2 Date Rcvd: Jul 03, 2017
Form ID: 309A Total Noticed: 22

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 05, 2017.

db/jdb +Robert L Bailey, Jr., Darlene K Bailey, 151 Mill Street Apt. 235, Gahanna, OH 43230-1992
18825268 +AEP, Bankruptcy Department, P.O. Box 2021, Roanoke, VA 24022-2121
18825280 +Kohr Royer Griffith Inc, 1480 Dublin Rd, Columbus, OH 43215-1068
18825786 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
18825283 +Spectrum Business, 1600 Dublin Road, Columbus, OH 43215-1076

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jalbright@ohiolegalclinic.com Jul 03 2017 19:18:14 Justin C. Albright, Rauser & Associates, 5 East Long St. Suite 300, Columbus, OH 43215
tr +EDI: QCLCAUDILL.COM Jul 03 2017 19:08:00 Christal L Caudill, 3757 Attucks Drive, Powell, OH 43065-6080
ust +E-mail/Text: ustpregion09.cb.ecf@usdoj.gov Jul 03 2017 19:18:48 Asst US Trustee (Col), Office of the US Trustee, 170 North High Street, Suite 200, Columbus, OH 43215-2417
cr +EDI: RMSC.COM Jul 03 2017 19:08:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
18825269 +EDI: AMEREXPR.COM Jul 03 2017 19:08:00 AMEX, P.O. Box 981537, El Paso, TX 79998-1537
18825270 EDI: BANKAMER.COM Jul 03 2017 19:08:00 Bank of America, POB 982238, El Paso, TX 79998
18825271 +EDI: TSYS2.COM Jul 03 2017 19:08:00 Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
18825272 +EDI: CAPITALONE.COM Jul 03 2017 19:08:00 Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
18825274 +EDI: CHASE.COM Jul 03 2017 19:08:00 Chase Card, POB 15298, Wilmington, DE 19850-5298
18825275 EDI: RCSFNBMARIN.COM Jul 03 2017 19:08:00 Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872
18825276 EDI: DISCOVER.COM Jul 03 2017 19:08:00 Discover Bank, P.O. Box 15316, Wilmington, DE 19850
18825279 E-mail/Text: bankruptcynotices@kemba.org Jul 03 2017 19:20:24 Kemba Financial Credit Union, 4220 E. Broad Street, Columbus, OH 43213
18825281 +E-mail/Text: mrivera@murphylomon.com Jul 03 2017 19:19:01 Murphy Lomon & Associates, 2860 S River Rd, Suite 200, Des Plaines, IL 60018-6007
18825286 +EDI: RMSC.COM Jul 03 2017 19:08:00 SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
18825285 EDI: STFM.COM Jul 03 2017 19:08:00 State Farm Bank, PO Box 2327, Bloomington, IL 61702-2327
18825278 EDI: USBANKARS.COM Jul 03 2017 19:08:00 Elan Financial Services, P.O. Box 108, Saint Louis, MO 63166
18825282 +E-mail/Text: bankruptcy@onlineis.com Jul 03 2017 19:19:48 online collections, po box 1489, Winterville, NC 28590-1489

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

18825284 Square Capital, Unknown
18825273* +Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
18825277* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
(address filed with court: Discover Bank, P.O. Box 15316, Wilmington, DE 19850)

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 05, 2017 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 3, 2017 at the address(es) listed below:

Asst US Trustee (Col) ustpregion09.cb.ecf@usdoj.gov
Christal L Caudill trusteepleadings@caudill-law.com, ccaudill@ecf.epiqsystems.com
Justin C. Albright on behalf of Joint Debtor Darlene K Bailey jalbright@ohiolegalclinic.com, erinschrader1@gmail.com;rauserlawcolumbus@yahoo.com;erinschrader2@gmail.com;jrauser@ohiolegalclinic.com;rauserlaw@gmail.com;vrauser@ohiolegalclinic.com
Justin C. Albright on behalf of Debtor Robert L Bailey, Jr. jalbright@ohiolegalclinic.com, erinschrader1@gmail.com;rauserlawcolumbus@yahoo.com;erinschrader2@gmail.com;jrauser@ohiolegalclinic.com;rauserlaw@gmail.com;vrauser@ohiolegalclinic.com

TOTAL: 4